

Visa® Platinum Rewards Credit Card Account Opening Disclosure

## Interest Rates and Interest Charges

**Annual Percentage Rate (APR)  
For Purchases, and Cash  
Advances**

**11.9%**

This **APR** may change based upon your creditworthiness.

**Annual Percentage Rate (APR)  
For Balance Transfers**

**7.9%**

This **APR** will apply until the balance transfer is paid in full.

**Paying Interest**

Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

**Minimum Interest Charge**

**None**

**For Credit Tips from the  
Federal Reserve Board**

To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at:  
<http://www.federalreserve.gov/creditcard>

## Fees

**Annual Fee**

**None**

**Transaction Fees**

- Balance Transfer
- Cash Advance
- Foreign Transaction

- **None**
- Either **\$2.00** or **2%** of the amount of each transfer, whichever is greater.
- **1%** of each transaction in U.S. Dollars.

**Penalty Fees**

- Late Payment
- Returned Payment

- **\$15.00**
- **\$20.00**

**How We Will Calculate Your Balance.** We use a method called "average daily balance (including new purchases)."

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreements.

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## Visa® Platinum Rewards Line of Credit Agreement between Affinity Plus and You.

The purpose of this Agreement is to establish the terms and conditions of a Visa® Platinum Rewards CREDIT CARD line of credit between Affinity Plus and you. In this agreement, the word "you" means each person who applies for a Visa® Credit Card or who is authorized to use the credit card. "We", "us" or "our" refers to Affinity Plus Federal Credit Union. The Word "card" means your Visa® Credit Card and any duplicates of that card. The word "account" means your Visa® Credit Card revolving credit account with Affinity Plus. Please read this agreement carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

You can use your Visa® line of credit to:

- Make purchases from any vendor who accepts Visa®, including telephone and internet transactions.
  - Take a cash advance against your line of credit at an ATM, financial institution, or other vendors (many hotels will give you an advance).
  - Write convenience checks against your line which is treated as a cash advance (the interest begins accruing immediately). However, the cash advance fee noted below does not apply on convenience checks or balance transfers.
1. LINE OF CREDIT. Approval by Affinity Plus will establish the following:
    - The credit limit approved. This credit limit will be drawn upon as you utilize the issued Visa® Credit Card.
    - The line of credit will be repaid in accordance with terms and conditions set forth herein.
    - This card remains the property of Affinity Plus and will be surrendered immediately upon request. This card is not transferable and the privileges may be revoked anytime without prior written notice.
  2. USING YOUR CARD. You understand that use of your credit card will constitute acknowledgement of receipt and agreement to the terms and of the Line of Credit Agreement and Disclosure.
  3. FINANCE CHARGE – CASH ADVANCE. The FINANCE CHARGE on cash advances is calculated as follows: A FINANCE CHARGE will be imposed on cash advances that you obtain through the use of your card during the current billing cycle from the date of each Cash Advance. The finance charge will continue to accrue until paid if paid during the same billing cycle as made, or if not paid in full during the same billing cycle as made, the FINANCE CHARGE will continue to accrue on the unpaid balance until closing date of the billing cycle preceding the date on which the entire new balance is paid in full. The method of computing the balance of cash advances subject to FINANCE CHARGE is the average daily outstanding unpaid balance, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of cash advances is determined by adding to the previous balance any new cash advances as of the transaction date, and subtracting each payment and credit on the date of receipt, but excluding any unpaid FINANCE CHARGES.
  4. FINANCE CHARGES – CREDIT PURCHASES. The FINANCE CHARGE on credit purchases is calculated as follows: A FINANCE CHARGE will be imposed on credit purchases of goods and services that you obtain through the use of your card only if you elect not to pay the entire new balance shown on your previous monthly statement within 25 days from the closing date of the statement. If you elect not to pay the entire new balance shown on your previous monthly statement within 25 days from the closing date of the statement, a FINANCE CHARGE will be imposed on the unpaid balance of credit purchases from the statement closing date and on credit purchases made during the current billing cycle from the transaction date of each such credit purchases to the account. FINANCE CHARGES will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full. The method of computing the balance of credit purchases subject to FINANCE CHARGES is the average daily outstanding unpaid balance, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the previous balance any new credit purchases if the previous balance was not paid in full within 25 days of the statement closing date, and subtracting each payment and credit on the date of receipt, but excluding any unpaid FINANCE CHARGES.
  5. PERIODIC RATE. The periodic rate used to compute the FINANCE CHARGE for purchases is .992% per month. The corresponding ANNUAL PERCENTAGE RATE is 11.9% and will be based on your cumulative credit history. The periodic rate used to compute the FINANCE CHARGE on balance transfers is .658% per month. The corresponding ANNUAL PERCENTAGE RATE is 7.9%. The APR will never be greater than 18%. Your APR is determined by your credit score at the time of a new application and will be reviewed every six (6) months. To determine your cumulative credit history, we use information from a consumer report provided by TransUnion, 2 Bladwin Place, P.O. Box 1000, Chester, PA 19022, (800) 888-4213 or [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). You have the right to obtain a copy of your Consumer Report from the consumer agency without a charge. You may do so by calling the toll-free number or accessing the Web site.
  6. FEES. In addition to the periodic rate, the following additional fees may be imposed on your account:
    - a. Late Payment Fee – A late fee of \$15.00 will be assessed to your account if the minimum payment is not paid by the stated due date.
    - b. Cash Advance Fee – A cash advance fee of 2% of the transaction amount with a minimum of \$2.00 and a maximum of \$99.00 will be added to your account.
    - c. Returned Check or Item fee – If a check, share draft or automated payment used to pay your account is returned unpaid, you will be charged a \$20.00 fee.
  7. REPAYMENT. Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement. You may pay more frequently, pay more than the minimum payment or pay the total new balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month your account has a balance (other than a credit balance). The minimum payment is 3% of your total new balance, or \$15.00, whichever is greater, or the entire balance if less than \$15 plus the amount of any prior minimum payments that you have not made and any amounts you are over your credit limit. We have the right to demand immediate payment of any amount by which you are over your credit limit.
  8. EXPIRATION. Your card will expire three years from date of issue. If you still meet the required criteria, a new card will be issued automatically.
  9. CONVENIENCE CHECKS. Convenience checks to access your line of credit are only issued at the time of account opening.
  10. 24-HOUR CARDHOLDER SERVICE NUMBER: (800) 654-7728. Use this number to report your card lost or stolen.
  11. COLLECTION COSTS. In event of an action to collect unpaid balances, all costs, including attorney's fees, as may be reasonable and just, and also those costs, expenses and attorney's fees incurred in bankruptcy and appellate proceedings, shall be imposed.
  12. SECURITY INTEREST. If you give us a specific pledge of shares by signing a separate Pledge of Shares, your pledged shares will secure your account. You may not withdraw amounts that have been specifically pledged to secure your account until we agree to release all or part of the pledged amount. **YOUR ACCOUNT IS SECURED BY ALL OTHER SHARES YOU HAVE IN ANY INDIVIDUAL OR JOINT ACCOUNT WITH US, EXCEPT FOR SHARES IN AN IRA OR ANY OTHER ACCOUNT THAT WOULD LOSE SPECIAL TAX TREATMENT UNDER STATE OR FEDERAL LAW IF GIVEN AS SECURITY. THESE OTHER SHARES MAY BE WITHDRAWN UNLESS YOU ARE IN DEFAULT UNDER THIS AGREEMENT. YOU AUTHORIZE US TO APPLY THE AGREEMENT. YOU AUTHORIZE US TO APPLY THE BALANCE IN YOUR INDIVIDUAL OR JOINT SHARE ACCOUNT TO PAY ANY AMOUNTS DUE ON YOUR LINE OF CREDIT IF YOU SHOULD DEFAULT.** Collateral securing other loans you have with us may also secure this loan, except that a dwelling will never be considered as security for this account, notwithstanding anything to the contrary in any other Agreement.
  13. RESPONSIBILITY. You promise to pay any and all charges incurred by yourself or by any person whom you authorize to use your Visa® Credit Card and any fees or charges incurred thereof.
  14. EFFECT OF AGREEMENT AND CHANGES. This agreement is the contract which applies to all transactions on your account even though the sales, cash advance, disclosures or credit slips you sign or receive may contain different terms. Subject to applicable law, we may change this agreement at any time, including the rate or method of determining the FINANCE CHARGE, by giving you written notice and as allowed by law. You have the right to opt-out of any change to your account. If you would like to opt-out of any change to your account after notification, please submit your request in writing or call 1-800-322-7228 by the stated due date in the received notification. If you choose to opt-out, your account will be closed at the current terms and will not be reopened without a new signed application. Your existing balance may be subject to a five (5) year amortization to repay the existing balance.
  15. CUREWARDS PROGRAM. This program lets you earn points for using your Affinity Plus Visa® Credit Card.
    - 1) You will earn one point for each dollar on net purchases. No points will be earned on cash advances, convenience checks, or balance transfers.
    - 2) Points earned on other credit cards and/or airline programs cannot be transferred to or combined with this program. Points on this program cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, and cannot be earned from or transferred to any other charge or credit accounts.
    - 3) Points are non-transferrable and are forfeited in the event the account is closed. If the account is reopened, the forfeited points will not be reinstated.
    - 4) Only accounts that comply with the terms and conditions of this credit card agreement will be eligible to earn points. If your account is delinquent or over limit, you will not accrue points, and we will have the option to withdraw points previously earned. Points begin accruing again once the account is no longer over limit or delinquent.
    - 5) Points will accrue over five (5) calendar years, and will expire on a first-in, first-out basis annually. Points earned in calendar year one will expire on the last business day of calendar year five. No compensation will be given for partial points accumulated.
    - 6) Your monthly statement will normally include the number of points earned, subject to adjustment as provided in these rules. Points will be deducted from your current total for purchase credits applied to your account. Your credit card account may be charged for the difference in the event you have already redeemed those points which are deducted. Despite our best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at any time, even if it affects an existing order.
    - 7) Affinity Plus Federal Credit Union may, from time to time, find it necessary to change the program rules, regulations, benefits, conditions of participation or point levels, in whole or in part, with or without notice. Changes may affect the points already accumulated. We reserve the right to terminate the program for any or all of our credit card programs at any time.
  16. DEFAULT. You acknowledge and agree that Affinity Plus may terminate this agreement if you are in default. You will be in default if you fail to make any minimum payment within 25 days after the monthly statement closing date. You will also be in default if: (a) Your ability to repay us is materially reduced by a change in your employment or an increase in your obligations. (b) There are bankruptcy or insolvency proceedings involving you. (c) You die or are declared incompetent. (d) You break one of your promises under the agreement. (e) You cancel your membership with us. (f) You exceed your line of credit. (g) You make an untrue statement on your Visa® account application. (h) Your property is attached or garnished. (i) We believe, in good faith, that you are unable or unwilling to pay what you owe on your account.
  17. TERMINATION. In the event your Visa® Credit Card is terminated by Affinity Plus, you shall receive written notice of such termination. However, you understand and acknowledge that such termination shall not affect your obligation to pay any outstanding balance.
  18. CREDIT INFORMATION. You authorize us to investigate your credit standing when opening, renewing, or reviewing your account, and you authorize us to disclose information regarding your account to other persons lawfully authorized to receive such information.
  19. NEED FOR REAPPLICATION. You understand that a reapplication and approval by Affinity Plus shall be required if: (a) The credit limit is increased or (b) The terms of payments are extended beyond the terms of the original agreement.
  20. CREDIT LIMIT. You will not use your card or permit the use of your card to obtain credit purchases or cash advances which will cause Visa® indebtedness to exceed your maximum credit limit. Cardholders will not be charged a fee for exceeding established credit limits.
  21. RETURNS AND ADJUSTMENTS. Merchants and others who honor the card may give credit for returns or adjustments, and they will do so by issuing a credit slip which will be posted to your account. If your credits and payments exceed what you owe us, we will apply this credit balance against future purchases and cash advances to your account. If this credit balance is \$1.00 or more, we will refund it on your written request.

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22. **FOREIGN TRANSACTION FEE.** The exchange rate for international transactions will be a rate selected by Visa® from a range of rates available in wholesale currency markets, which may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, plus a transaction fee of 1% of the transaction amount in U.S. Dollars.
23. **REFUSAL TO HONOR.** We are not responsible for the refusal of anyone to honor your card.
24. **STOP PAYMENT OF CONVENIENCE CHECKS.** We will charge you \$20.00 to place a stop payment on one check, \$40.00 for two or more in a series. These fees will be charged to your line of credit and interest will begin accruing immediately.
25. **APPLICABLE LAW.** This agreement, except where federal laws and regulations apply, shall be governed by the laws of Minnesota. If any terms of this agreement is determined by a court of law to be unenforceable, all other terms and conditions of this agreement shall remain in effect. **Married Wisconsin Residents Only.** No provision of any marital property agreement, unilateral statement, or court order applying of material property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.
26. **CONFIDENTIALITY.** We will disclose information to third parties about your account or the transactions you make: 1) Where it is necessary for completing the transaction; or 2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or 3) In order to comply with government agency or court orders; or 4) If you give us written permission.
27. **LIABILITY FOR UNAUTHORIZED USE.** You may be liable for the unauthorized use of your card. Notify us immediately, in writing or by telephoning us at (800) 654-7728, if your card is lost, stolen or you suspect there has been unauthorized use of your card or account. You are not liable for any further unauthorized charges after you notify us of a loss, left or possible unauthorized use. You will have no liability for unauthorized purchases made with your credit card, unless you are grossly negligent in handling your card. In any case your liability will not exceed \$50.00.
28. **ILLEGAL OR UNLAWFUL TRANSACTION.** You may not use your card for any illegal gambling or other illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness.
29. **ADVISORY AGAINST ILLEGAL USE.** You agree not to use your card (s) for illegal gambling, or other illegal purposes. Display of a payment card logo by, for example, an online merchant, does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

#### YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

#### WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at:

Affinity Plus Federal Credit Union

175 West Lafayette Frontage Road

St. Paul, MN 55107

[www.affinityplus.org](http://www.affinityplus.org)

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to use within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

#### YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchants, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at:

Affinity Plus Federal Credit Union

175 West Lafayette Frontage Road

Saint Paul, MN 55107

[www.affinityplus.org](http://www.affinityplus.org)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.